

Local Economic Briefs

Local Authorities Loan
The local authorities' debenture issue that will be put up for open subscription next Sunday, Tel Aviv will get IL2.5m, Jerusalem and Haifa IL1.5m each, the remaining 15 municipalities IL1.2m together, the 21 local councils IL1.1m and the eight regional councils IL0.25m. Only two municipalities are not participating in the issue, but most of the local and regional councils have not been included. In the last financial year ordinary revenue of the three big municipalities totaled IL2.5m, and their loan balances at the end of last March were IL2.5m. For the smaller municipalities the respective figures were IL2.2m, IL1.5m, and IL1.1m, for the participating regional councils IL1.1m, and for the regional councils (approximately) IL1.7m and IL1.2m.

Trade Agreements

In the first half of 1956 trade-agreement countries

accounted for 35 per cent of our exports, as against 32 per cent in 1955. The increase of hard-currency markets was most marked in industrial exports: from 33 to 48 per cent, as a result more than half of the goods exported under trade agreements is now taken up by agricultural products, contrary to the situation a year ago. The most important trade agreements in force are those with Turkey, Finland and France (each accounted for over 100,000 a month exports in the first half of 1956), then come those with Russia, Finland, Denmark, Yugoslavia and Norway (over 200,000 a month), with Poland, Rumania and Italy following suit (over 100,000 a month).

Asia's Export Losses
At a loss of 42 per cent of its production costs on its exports in the first half of 1956 and 39 per cent in the first half of 1955, the public committee appointed by the Minister of Labour found. The company's exports in the first half of 1956 were IL5.7m, compared with IL1.47m in the corresponding period last year. Stocks of ready and half-ready goods at the end of last June were 13 per cent higher than at the end of 1955 and the company's profit in 1956 is not likely to reach the level of last year for which a 5 per cent dividend was distributed.

October 31 International Savings Day

SAVINGS Day this year has come at a propitious time to make us reflect for a while on the pros and cons of living beyond our means. That and STABILITY and SAVINGS are practised by many a family and firm in this country goes without saying.

Not is this practice confined to the private sphere. For is not the whole country consuming more than it produces? This must be so for otherwise we would not be able to maintain, accommodate and absorb the heavy burden of defence expenditure and raising our standard of living.

A retreat to the limits of prudence recommended by common-sense counsellors would obviously spell not only reduced spending for personal needs, but also a slower pace of investment activity and economic development. It is high incomes which provide both the domestic market necessary as an incentive for new venture, and the savings required for financing them. This, in a nutshell, is the prevailing economic theory, deduced to fit the outstanding facts and trends of recent years.

Couched in technical language this could be called deficit financing — by no means a derogatory term in view of the dominant position in India and other developing countries, the more so as in our case the bulk of the deficit is covered by foreign aid. We are sure, there still remains the worry about the expected drop of foreign aid income in the comparative near future, but it could also perhaps be laid to rest on the assumption that meanwhile the big investments made in the past will come to full fruition, in particular as regards exports.

One weak link in this chain of wish-fulfillment reasoning, however, needs special attention. If the foreign aid is used up for productive investments (and for defence purposes), our national income should be spent in such a way as to provide, besides replacement consumption, for the extra, lest they are wasted in course of time. Yet this last point has not been fulfilled hitherto, quite apart from setting capital aside for creating additional assets, i.e. genuine saving.

There is no consensus as to the amount in question. Estimates of the required depreciation allowances differ by about 50 per cent — but even according to the national income savings have not run up to one half of the sum of last year. No wonder that one of the best economic experts has recently startled our authorities by warning them about the critical period we are bound to enter in 10 years for renewal.

How much more must the country save in order not to be destroyed by waste? According to Bank of Israel figures, the gap was IL1.1m in 1954 and IL1.6m in 1955, but it cannot be ruled out that these are under-estimates. In the current year the gap may have further widened.

Moreover, it is the accumulated deficits of the past that matter in the end, and it is this shortage of reserves that drives our economy into excessive indebtedness which is the prime moving force of inflation.

On the face of it, the amount of savings is dependent on the maintenance of a high national income and a stable currency. In a deeper sense, however, it is the amount of savings — whether in cash or in kind, both private or institutional — on which the maintenance of the national income and the stability of our currency depend.

Popular Schemes Prove Success

By ABRAHAM BARTHELEMY

General Manager, Bank Leumi

THE setting up of a Savings Authority in Israel is proof, if such is required, of the growing importance attached to savings by the Government.

It is usual to define savings as that part of the income which is not consumed. In other words, it includes both personal saving — that portion of the income which is not spent — and business savings — those profits which are ploughed back into the business. (Incidentally, it is regrettable that the Government has not, so far, carried into effect the recommendations of the Lehmann Committee, allowing for more liberal depreciation allowances). We are here mostly concerned with personal savings which, in Israel, mainly take the form of fixed-time deposits, institutional savings (pension and provident funds), savings schemes for housing and for the purchase of grocers' debentures with linking clauses, and commercial banks' savings schemes.

1. Fixed-time deposits. These are funds deposited with the banks for a period of three months or more. The total amount of these fixed-time deposits has been on the increase during the last few

years. It is noteworthy that deposits for long periods of over 12 months have shown a particularly marked increase; this is due, as a considerable extent, to efforts by the banking institutions to encourage this type of deposit which is exempted from the liquidity regulations.

2. Institutional savings, regulated by collective agreement, are perhaps the most important form of savings in Israel. Some 200,000 gainfully employed persons are setting aside amounts varying from 3 per cent to 7 per cent of their emoluments — similar amounts being concurrently set aside by their employers. It is estimated that savings thus accumulated over the years in pension and provident funds amount to some IL130,000,000, the annual income in this type of saving being put at IL20,000,000. Other institutional savings include savings under insurance policies.

3. Special savings schemes — such as for housing and for the purchase of citrus groves — have also met with considerable success. Particularly popular is the savings scheme for the purchase of citrus groves, which, up to July 1956, more than 17,000 families saved over IL15,000,000. These savings bear 4 per cent interest and are linked to the cost of building.

4. Investment in securities came to a virtual standstill some two years ago. However, the appearance on the market — in 1955 — of debentures linked to the cost-of-living index and to the dollar, and the appearance of investment in which were found both an element of security against devaluation and other attractions, such as income tax concessions and a high rate of interest, have since then, they became a most popular form of saving and, within a period of less than one and a half years, four institutions (the Palestine Electric Corporation, Igaroth, Keren Hayesod and Rasco) issued linked securities to the tune of IL20,000,000. Further, similar issues are being planned — one of which (the IL7,500,000 Local Authorities' debenture issue) is already being marketed.

This law is unique and many inquiries concerning its operation have been addressed to Israel by foreign countries. The Government has established a special department in the Finance Ministry, devoted to encouraging savings and exploring different ways of attracting more money into the country.

It must be noted that the volume of savings in Israel is only 50 per cent of that prevalent in other countries. The average experience elsewhere is that savings should constitute eight per cent of the national income. In Israel they only reach four per cent. The reasons for this disparity are of an economic and partly psychological, but the experience of the past year seems to indicate a move towards parity in all sections of the community. This too, despite the danger of inflation and indeed perhaps because of it.

Building the Will to Save

By GIORA LOTAN

Director, National Insurance Institute

THE National Insurance Institute's annual report for 1955/56 has not yet been issued, but the detailed financial statements and the actuary's comments have already been made available and deserve careful attention.

The general picture of the Institute's development in its second year is that of sustained growth and consolidation.

Revenue and expenditure balanced at IL56m, compared with IL54m in the previous year. Investments rose from IL14.5m to IL14.5m (apart from IL0.5m of "land and buildings"), and administrative expenses dropped from 2.3 per cent of total income to 2.2 per cent. Significantly they remained 11 per cent below the estimates (in the previous year 3 per cent) in spite of the expanded activities, mainly due to savings on the personnel account. The seasonal distribution of the benefit payments to the insured was also much more balanced than in the first year which was overshadowed by the process of initial growth.

Self-Employed Savings
Of particular importance is the marked increase in the participation of self-employed. While revenue from self-employed rose by 47 per cent in the report year, that from self-employed rose by 150 per cent, though it still accounted for only 13.4 per cent of the total premiums. This trend — which has reportedly gathered strength in the current year — is presumably also the main cause of the difference between the rate of increase of the various insurance branches: while old-age and maternity premium incomes soared by 60 per cent, industrial accidents rose only 10 per cent, and for self-employed are not eligible for this kind of insurance under the present National Insurance Law. A further increase in self-employed savings is being planned — one of which (the IL7,500,000 Local Authorities' debenture issue) is already being marketed.

Another feature revealed by the financial statements is the institutional dispersal of the Institute's activities, again mainly as regards self-employed. One third of their total premiums came from outside the three big cities (even including Ramat Gan). The smaller towns and rural areas accounted for 43 per cent of the total premiums under the Institute under the Industrial accidents insurance. Under the maternity insurance they were 47 per cent.

However, it is obvious that the Institute's financial activities have not in all points developed according to plan. In the maternity branch, expenditure exceeded income, while in the industrial accidents branch, income was almost exactly as planned (IL2.2m), but in the deficit of the former year's deficit, both reserves and interest revenue were considerably below target. The actuary's comments on this insurance branch that a thorough examination of the results is necessary, which could not be made because of lack of detailed and exact statistical data.

The Institute's biggest insurance branch — that of old age — will start its full-fledged activity in April next.

BUSINESSMEN WARNED ON CIVIL DEFENCE
The Jerusalem Municipality yesterday warned all proprietors of places of business or workshops employing 20 persons or more, or which were visited by 20 or more persons at one time, to fulfil Civil Defence (Haga) regulations immediately, or have their licences revoked.

These regulations include building a shelter; providing all Haga personnel working at the place with safe helmets, setting up a small fire-lighting and first aid station on each floor, and installing an alarm system.

Growth of Post Office Savings

By L. E. NIEBENZAHN

Chairman Post Office Bank

TRANSACTIONS handled by the Post Office Bank are rapidly approaching an annual rate of a thousand million Israeli Pounds. The part of the Savings Department in this volume cannot be a big one, but nevertheless this department is considered by the Bank's Management to be a senior partner, on equal terms with the much bigger Clearing Department.

The reason for this favourable discrimination lies in the importance of savings activities from a public point of view. The number of savings accounts in the Bank, now close to 30,000, is steadily rising. The spread of Post Office Bank account holders in the country is geographically wider and socially more diversified than that of any other savings institution.

300 Agencies
The Post Office Bank is accessible to the public through about 300 postal agencies during the whole of their regular working hours. Thus the public can transact savings business in regions where, and at times when, no other agency is serving customers, and can do so with perfect confidence.

More than a third of account holders in the savings Department are school children. Their average individual holdings are low, and from the point of view of profit-loss accounting, a private financial institution might have to consider them rather unattractive customers. The Post Office Bank, working on the principle of a simplified service, can mathematically afford a somewhat more generous view.

It goes even further by considering the accounts of children as part of a total function. This function consists not in conducting a profitable business, but in making available to all sections of the public a desirable and beneficial service on a basis where that service as a whole maintains itself.

Dignity and Confidence
Often the savings account will be the first conscious contact of the child with the State, or even with the economic adult world altogether, and this contact has pleasant associations of independence, dignity, and confidence in the future.

The Post Office Bank was first to start a savings movement after economic conditions in Israel were somewhat stabilized. It was also first to popularize World Thrift Day which is observed in many countries on October 31. In line with its general policy.

the Bank directs its savings propaganda on that day mainly to school children. All teachers in Israel receive letters asking them to explain to their pupils the importance of thrift and saving.

A special feature is the distribution to all second form pupils (the youngest among those who can read and write) of a savings card bearing a first 50 pruta savings stamp. This popularization device was first used in 1955 with considerable success. Besides a large increase in the number of accounts opened by school children, the Bank received scores of charming letters from children showing that the attention paid to them was appreciated.

Children's Savings
While children's savings thus forms a characteristic item in the Bank's activities, it must still be stressed that the adult population yields, of course, the bulk of accounts deposited and still represents the vast majority of customers. These really belong to all strata of the Yishuv, and there are very many who are helped by side with those for many thousands of Pounds.

Despite administrative improvements the service of a Post Office cannot always equal that of private financial institutions. The general conception of a Post Office savings service is based on less

what more formalistic administration than that of a private enterprise. Moreover, the service of a Post Office Bank has to be cheap, based on economy in administration. For instance, it would be desirable to have available for the service of customers at the Bank's counters in principal post offices a number of clerks sufficient to avoid queuing during rush hours. This, however, would result in under-utilisation of staff during quieter hours, and this a Post Office Bank in Israel could not permit itself.

Within a few weeks, the Post Office Bank will introduce a new variety of its savings service, namely, savings certificates. These certificates will be sold in different denominations at fixed prices, and will carry interest at rates rising with the length of time during which the deposit is maintained. The certificates will be expressed in Israeli Pounds not linked to any index. Over a 10-year period, that is the unit of time on which a P.O. Bank must have its plans — the Nation, if it wants an autonomous currency, must establish a climate of confidence therein. In the long run, monetary savings will only flourish in such a climate, and among them savings through the Post Office Bank will hold a place of economic importance and public favor.

ISRAEL IS THRIFTY

By MORDECHAI SHATTNER

National Savings Commissioner

THE increase of savings in the State fills two important needs: that of the individual to ensure himself against turns of fortune and changes in his economic position, and that of the State which must provide continuously increasing internal sources for financing its own economic development.

Since the majority of the population was hitherto largely composed of young people with still 20 years of work before them, they never conceived themselves much with the question of what they would do to provide for their old age.

With the maturity of the population and the approach of pension age for tens of thousands of people, this question has now become a vital one. It has resulted in the formation of hundreds of provident and pension funds which embrace hundreds of thousands of workers.

In Israel such pension funds are an important factor in the national economy. A "Gmud" ranks third in investment in foreign aid — we are sure, there still remains the worry about the expected drop of foreign aid income in the comparative near future, but it could also perhaps be laid to rest on the assumption that meanwhile the big investments made in the past will come to full fruition, in particular as regards exports.

One weak link in this chain of wish-fulfillment reasoning, however, needs special attention. If the foreign aid is used up for productive investments (and for defence purposes), our national income should be spent in such a way as to provide, besides replacement consumption, for the extra, lest they are wasted in course of time. Yet this last point has not been fulfilled hitherto, quite apart from setting capital aside for creating additional assets, i.e. genuine saving.

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Actual Examination Shows Red Light Ahead Insurance Under Security

By Our Economic Editor

THE will to save has been considerably weakened in our society, and collective saving has often taken the place of individual thrift.

In addition to Pensions Funds, the most important method of collective saving hitherto practised in Israel, a further step was taken in our country when collective saving was made compulsory by the National Insurance Law of 1954.

Social insurance does not necessarily mean accumulation of reserves. There are insurance schemes throughout the world whose annual income does not exceed their annual expenditure. But even this is a way of collective saving, since through the common effort of all the insured, large financial means are raised to meet the claims of those who actually fulfil the conditions for receiving benefits. A recipient of an old age pension may thus have saved through the medium of the insurance fund for many years, until he became eligible for his pension. Thus his former payments were used to finance pensions for others and now the payments of his fellows enable him to receive his pension. No reserves are formed in this way.

But in most countries certain reserves are built up, which though not sufficient to meet all the obligations incurred by the insurance carrier during a certain period, are large enough to avoid a steep rise of the contribution rates with the increase of the number of beneficiaries. In this case collective saving results in the formation of a considerable reserve.

Compulsory collective saving stems from the fact that modern society denies to its citizens the right "to die of hunger." It compels them to provide for periods of old age, incapacity for work, and premature death.

The system of compulsory collective saving has many advantages which never could have been reached by individual saving:

a) By this system the worker's savings are supplemented by contributions from his employer, paid to the insurance fund at least at the same rate as his own contributions. Some contingencies, such as work injuries, are financed through employers' contributions only.

b) It guarantees to the insured person, and in the case of his death, to his dependents, well defined benefits, independent of whether payments made by him, or in his favour, are sufficient to cover these benefits. He is free from fear that he may outlive his individual savings and may not be able to save funds sufficient for the maintenance of his dependents in case of his premature death.

c) In our country savings through National Insurance are protected against the danger of inflation by the fact that the National Insurance Institute invests its money in such a way that its value is safeguarded.

Already now, only two and a half years after its establishment, the National Insurance Institute constitutes the largest saving activity in the country. This is reflected in the amount of reserves which have been invested by the National Insurance Institute. These amounted to about IL16 million by March 31, 1955, and to about IL45 million on March 31, 1956.

These reserves were left over after the payment of insurance benefits for maternity and work injury insurance, to which in the second year survivors' benefits were added. Benefits in the first year amounted to about IL6 million, and in the second year to about IL11.5 million.

According to actuarial estimates the reserves will reach the culmination point of IL23 million at the end of the fiscal year 1960/61, and drop to zero in 1968.

Nowadays, people do not put their savings into a social fund on a rainy day. Savings are invested to bear interest. The National Insurance Institute's reserve funds to the Treasury for investments which serve the development of the country. The function of saving would not be fulfilled if the reserves of the Institute were spent for current consumption. To avoid this, it was stipulated in the contract between the Government and the National Insurance Institute that its reserves shall be used by the Government for constructive investments only.

It may be recalled that the introduction of the social security scheme in the United States has furthered private life insurance business. But to achieve this aim, private insurance companies in this country should include in their scope an annuity insurance plan, which would guarantee additional pensions to those paid by the National Insurance Institute. This would constitute important means of encouraging saving, directing a large amount of money from consumption to this end, and would result in a strengthening of our economy.

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Bank Hadoar issues Savings Books to all depositors who open their accounts with at least IL5 in cash or savings stamps.

In honour of this occasion, special SAVINGS CARDS bearing the first Saving Stamp will be distributed to all schoolchildren in the second grade.

Work and Save

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October 31 International Savings Day

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Social & Personal

The President yesterday received the Argentine Ambassador to Uruguay, Mr. Alfredo Palacios, who was accompanied by the Argentine Ambassador to Israel, Mr. Gregorio Topolevsky, and the Argentine Cultural Attache, Mr. Y. Fernandez.

Mr. Palacios was also received by the Speaker of the Knesset, Mr. Josef Sprinzak.

Dr. Paul Jacoby, Deputy Mayor of Jerusalem, yesterday received a group of 30 British tourists headed by Mr. Jacob Bramson.

MARRIAGE

GOODMAN - ARNSBERG
The marriage took place on October 20, 1954, between Mr. Robert Goodman and Mrs. Arnsberg, daughter of Dr. and Mrs. Paul Arnsberg, Tel Aviv.

MEMORIAL SERVICE
A memorial service for Baron Benjamin de Rothschild was held yesterday afternoon at Ramat Hashanah, near Zichron Ya'akov, on the 22nd anniversary of his death.

ARRIVALS
Dr. Leo Selak, Jerusalem, after a six-month stay in the U.S. (by T.W.A.).
Mr. Menashe Eliazar, President of the Jerusalem Chamber of Commerce, from a trip to Europe.
Professor M. Fekete, of the Hebrew University, from a seven-month visit to the U.S., where he engaged in research as a consulting member in the mathematics departments of Harvard and Stanford Universities.

Mr. Abraham Rutenberg, Managing Director of the Palestine Electric Corporation, from London, after visiting Europe on behalf of the Company (by E.O.A.).
Sixteen members of the Dutch Zionist Federation for Amsterdam, after a fortnight's visit (by E.O.A.).
Mr. D. Ormoy-Gore, M.P. for London, after a week's visit as guest of the government (by E.O.A.).
Mr. H. B. Mary, Managing Editor of "Le Monde", after a four-day visit as a guest of the Government (by E.O.A.).

DEPARTURE
Dr. M. Joel, Lecturer in Parasitology at the Hebrew University, for the U.S. to conduct research at New York University.

Today's Postbag
FORECAST: Fair in Coastal Region. 67 in Vilna.

The Weather

	A	B	C	D
Tel Aviv	67	68	69	70
Jerusalem	65	66	67	68
Haifa	64	65	66	67
Beersheva	63	64	65	66
Yotvata	62	63	64	65
Dimona	61	62	63	64
Arad	60	61	62	63
Beer Sheva	59	60	61	62
Yotvata	58	59	60	61
Dimona	57	58	59	60
Arad	56	57	58	59
Beer Sheva	55	56	57	58
Yotvata	54	55	56	57
Dimona	53	54	55	56
Arad	52	53	54	55
Beer Sheva	51	52	53	54
Yotvata	50	51	52	53
Dimona	49	50	51	52
Arad	48	49	50	51
Beer Sheva	47	48	49	50
Yotvata	46	47	48	49
Dimona	45	46	47	48
Arad	44	45	46	47
Beer Sheva	43	44	45	46
Yotvata	42	43	44	45
Dimona	41	42	43	44
Arad	40	41	42	43
Beer Sheva	39	40	41	42
Yotvata	38	39	40	41
Dimona	37	38	39	40
Arad	36	37	38	39
Beer Sheva	35	36	37	38
Yotvata	34	35	36	37
Dimona	33	34	35	36
Arad	32	33	34	35
Beer Sheva	31	32	33	34
Yotvata	30	31	32	33
Dimona	29	30	31	32
Arad	28	29	30	31
Beer Sheva	27	28	29	30
Yotvata	26	27	28	29
Dimona	25	26	27	28
Arad	24	25	26	27
Beer Sheva	23	24	25	26
Yotvata	22	23	24	25
Dimona	21	22	23	24
Arad	20	21	22	23
Beer Sheva	19	20	21	22
Yotvata	18	19	20	21
Dimona	17	18	19	20
Arad	16	17	18	19
Beer Sheva	15	16	17	18
Yotvata	14	15	16	17
Dimona	13	14	15	16
Arad	12	13	14	15
Beer Sheva	11	12	13	14
Yotvata	10	11	12	13
Dimona	9	10	11	12
Arad	8	9	10	11
Beer Sheva	7	8	9	10
Yotvata	6	7	8	9
Dimona	5	6	7	8
Arad	4	5	6	7
Beer Sheva	3	4	5	6
Yotvata	2	3	4	5
Dimona	1	2	3	4
Arad	0	1	2	3
Beer Sheva	-1	0	1	2
Yotvata	-2	-1	0	1
Dimona	-3	-2	-1	0
Arad	-4	-3	-2	-1
Beer Sheva	-5	-4	-3	-2
Yotvata	-6	-5	-4	-3
Dimona	-7	-6	-5	-4
Arad	-8	-7	-6	-5
Beer Sheva	-9	-8	-7	-6
Yotvata	-10	-9	-8	-7
Dimona	-11	-10	-9	-8
Arad	-12	-11	-10	-9
Beer Sheva	-13	-12	-11	-10
Yotvata	-14	-13	-12	-11
Dimona	-15	-14	-13	-12
Arad	-16	-15	-14	-13
Beer Sheva	-17	-16	-15	-14
Yotvata	-18	-17	-16	-15
Dimona	-19	-18	-17	-16
Arad	-20	-19	-18	-17
Beer Sheva	-21	-20	-19	-18
Yotvata	-22	-21	-20	-19
Dimona	-23	-22	-21	-20
Arad	-24	-23	-22	-21
Beer Sheva	-25	-24	-23	-22
Yotvata	-26	-25	-24	-23
Dimona	-27	-26	-25	-24
Arad	-28	-27	-26	-25
Beer Sheva	-29	-28	-27	-26
Yotvata	-30	-29	-28	-27
Dimona	-31	-30	-29	-28
Arad	-32	-31	-30	-29
Beer Sheva	-33	-32	-31	-30
Yotvata	-34	-33	-32	-31
Dimona	-35	-34	-33	-32
Arad	-36	-35	-34	-33
Beer Sheva	-37	-36	-35	-34
Yotvata	-38	-37	-36	-35
Dimona	-39	-38	-37	-36
Arad	-40	-39	-38	-37
Beer Sheva	-41	-40	-39	-38
Yotvata	-42	-41	-40	-39
Dimona	-43	-42	-41	-40
Arad	-44	-43	-42	-41
Beer Sheva	-45	-44	-43	-42
Yotvata	-46	-45	-44	-43
Dimona	-47	-46	-45	-44
Arad	-48	-47	-46	-45
Beer Sheva	-49	-48	-47	-46
Yotvata	-50	-49	-48	-47
Dimona	-51	-50	-49	-48
Arad	-52	-51	-50	-49
Beer Sheva	-53	-52	-51	-50
Yotvata	-54	-53	-52	-51
Dimona	-55	-54	-53	-52
Arad	-56	-55	-54	-53
Beer Sheva	-57	-56	-55	-54
Yotvata	-58	-57	-56	-55
Dimona	-59	-58	-57	-56
Arad	-60	-59	-58	-57
Beer Sheva	-61	-60	-59	-58
Yotvata	-62	-61	-60	-59
Dimona	-63	-62	-61	-60
Arad	-64	-63	-62	-61
Beer Sheva	-65	-64	-63	-62
Yotvata	-66	-65	-64	-63
Dimona	-67	-66	-65	-64
Arad	-68	-67	-66	-65
Beer Sheva	-69	-68	-67	-66
Yotvata	-70	-69	-68	-67
Dimona	-71	-70	-69	-68
Arad	-72	-71	-70	-69
Beer Sheva	-73	-72	-71	-70
Yotvata	-74	-73	-72	-71
Dimona	-75	-74	-73	-72
Arad	-76	-75	-74	-73
Beer Sheva	-77	-76	-75	-74
Yotvata	-78	-77	-76	-75
Dimona	-79	-78	-77	-76
Arad	-80	-79	-78	-77
Beer Sheva	-81	-80	-79	-78
Yotvata	-82	-81	-80	-79
Dimona	-83	-82	-81	-80
Arad	-84	-83	-82	-81
Beer Sheva	-85	-84	-83	-82
Yotvata	-86	-85	-84	-83
Dimona	-87	-86	-85	-84
Arad	-88	-87	-86	-85
Beer Sheva	-89	-88	-87	-86
Yotvata	-90	-89	-88	-87
Dimona	-91	-90	-89	-88
Arad	-92	-91	-90	-89
Beer Sheva	-93	-92	-91	-90
Yotvata	-94	-93	-92	-91
Dimona	-95	-94	-93	-92
Arad	-96	-95	-94	-93
Beer Sheva	-97	-96	-95	-94
Yotvata	-98	-97	-96	-95
Dimona	-99	-98	-97	-96
Arad	-100	-99	-98	-97

U.N. OBTAINS DELAY IN MANSLAUGHTER CASE
The preliminary investigation into charges against Maxime Callicaux, the U.N. official, for the manslaughter of a 14-year-old Jerusalem boy in a traffic accident, has been postponed until November 15 at the request of the U.N. It is learned that the U.N. asked for time to complete consultations in regard to Callicaux's claim for immunity from legal proceedings.

RATION NEWS
Wheat: 50 gms. comp. 200. Sugar: 100 gms. comp. 200.

Our beloved Anita Baruth
passed away at the age of 35. The funeral has already taken place. Please abstain from condolence visits.

A memorial meeting for Y. LIFSCHITZ
Secretary of the Vard Vard Vard.

Will be held at 8 p.m., tomorrow, October 21, 1954, at Beit Yehuda, 100 Yehuda Street, Tel Aviv.

Plenty of Food Reported In Hand for Emergency

Jerusalem Post Staff
Sufficient stocks of foodstuffs are on hand to meet any emergency, this was announced yesterday by the Ministry of Commerce and Industry.

Such staples as sugar, rice, flour, oil, milk powder, canned milk and meat were the main items mentioned. Many groceries welcomed the opportunity to get rid of old stock, or to push products for which there is normally little demand. But at the end of the day's business, most groceries still displayed shelves well-laden with foodstuffs of all kinds.

In only a few instances were prices raised.

The Ministry of Commerce announced that it would take drastic steps against any green grocer charging more than the fixed prices for tomatoes, potatoes and bananas, which retail at a maximum of 250, 150 and 600 per unit respectively.

Increased quantities of these vegetables reached the markets yesterday, but were insufficient to meet the demand, due to inadequate transport facilities.

In Tel Aviv, a spokesman of the Merchants Association said that after the Tel Aviv broadcast asking the public not to panic as plenty of food was available, buying subsided to normal.

Purchasers of clothing, furnishings and hardware have almost come to a standstill, some shopkeepers complaining that not a single customer dropped in today. A saleswoman in a dress shop said that the fine autumn weather was partly to blame as people were waiting for the rains before buying winter clothes.

In Haifa, soap was apparently much in demand. It was said that the shortage, which started some time ago, was due to transport difficulties. The factory warehouses were said to be well-stocked.

Israel Opens Trade Talks in Paris

Jerusalem Post Correspondent
PARIS, Monday. — An Israel delegation of six experts, headed by Mr. M. Barak, Director of the Economic Division of the Ministry of Foreign Affairs, has arrived to negotiate a new commercial treaty with France.

The talks, which open at the French Foreign Ministry today, are regarded as particularly important in view of the trend towards greatly expanded business relations between the two countries. In the past year, Israel's purchases in France amounted to nearly a billion francs (about IL20m.). Israel's exports to France, on the other hand, totalled no more than IL7m.

It is anticipated that in the coming year the disparity in the balance of payments will increase considerably in France's favour, especially if French companies carry out certain major public works for which they have submitted tenders, such as the construction of the Haifa underground railway, the hulls of the Beersheba-Eilat railroad and, possibly, the laying of an oil pipeline from Eilat to Haifa.

To reduce the trade gap, the French negotiators would like to double or even triple the volume of exports to France and more particularly to French overseas territories. In addition to the staple wheat, such as citrus, fruit, and vegetables, Israel can offer, and has already sold on the French market, such commodities as radios, telephones, radios, and other electrical goods.

The last Franco-Israel trade agreement, which expired on July 7, has meanwhile been renewed for another six months, until further negotiations can be conducted with haste.

Bail Refused In Smuggling Trial

TEL AVIV, Monday. — Charges of illegally transferring abroad American dollars and smuggling in silk scarves and radio spare parts were read out today against six accused. Avraham Milikan, 47; Zvi Spino, 40; Yehuda Kaser, 38; his wife Haya, 23; and drivers Zelnich, 44; and Avraham, 35. District Judge L. Lowenberg will start the hearing of the trial on November 11.

Avraham Milikan was accused by the police as the ringleader of the smuggling group, which used a foreign diplomat to bring in merchandise. On September 27 four suitcases containing over 5,000 silk scarves and 1,200 radio tubes were smuggled through Lydda Airport. On September 28, eight suitcases were smuggled through the airport. They contained textiles, radio tubes, gramophones and other electronic equipment. The suitcases were smuggled through Lydda, containing four leather cases for cameras and 118 cameras of various descriptions.

Police opposed the release of Milikan on bail because the accused was feared by several witnesses. Two witnesses announced that their lives would be in danger if Milikan was set free. Police Inspector Yosef Singer testified.

Milikan told the court that he had two heart attacks recently and that he was also suffering from digestion troubles. Police said the accused had recently been examined by two doctors who found the condition of his health to be satisfactory. Judge Lowenberg refused the bail.

Yehuda Kaser and Reuven Zelnich did not appear in court today.

Wants Stricter Controls

Mr. M. Erez (Abraham Erez) and Mr. H. Rubin (Mapam) said stricter controls were necessary. Mr. Erez asserted that the position of controls should not be limited to periods of security emergencies.

An "urgent motion for the agenda" submitted by the Communists on "The Danger of War and How to Prevent It" is scheduled to be heard in the Knesset this afternoon.

ON THE AIR

FIRST PROGRAMME
6.30, 6.45, 6.55, 7.05, 7.15, 7.25, 7.35, 7.45, 7.55, 8.05, 8.15, 8.25, 8.35, 8.45, 8.55, 9.05, 9.15, 9.25, 9.35, 9.45, 9.55, 10.05, 10.15, 10.25, 10.35, 10.45, 10.55, 11.05, 11.15, 11.25, 11.35, 11.45, 11.55, 12.05, 12.15, 12.25, 12.35, 12.45, 12.55, 1.05, 1.15, 1.25, 1.35, 1.45, 1.55, 2.05, 2.15, 2.25, 2.35, 2.45, 2.55, 3.05, 3.15, 3.25, 3.35, 3.45, 3.55, 4.05, 4.15, 4.25, 4.35, 4.45, 4.55, 5.05, 5.15, 5.25, 5.35, 5.45, 5.55, 6.05, 6.15, 6.25, 6.35, 6.45, 6.55, 7.05, 7.15, 7.25, 7.35, 7.45, 7.55, 8.05, 8.15, 8.25, 8.35, 8.45, 8.55, 9.05, 9.15, 9.25, 9.35, 9.45, 9.55, 10.05, 10.15, 10.25, 10.35, 10.45, 10.55, 11.05, 11.15, 11.25, 11.35, 11.45, 11.55, 12.05, 12.15, 12.25, 12.35, 12.45, 12.55, 1.05, 1.15, 1.25, 1.35, 1.45, 1.55, 2.05, 2.15, 2.25, 2.35, 2.45, 2.55, 3.05, 3.15, 3.25, 3.35, 3.45, 3.55, 4.05, 4.15, 4.25, 4.35, 4.45, 4.55, 5.05, 5.15, 5.25, 5.35, 5.45, 5.55, 6.05, 6.15, 6.25, 6.35, 6.45, 6.55, 7.05, 7.15, 7.25, 7.35, 7.45, 7.55, 8.05, 8.15, 8.25, 8.35, 8.45, 8.55, 9.05, 9.15, 9.25, 9.35, 9.45, 9.55, 10.05, 10.15, 10.25, 10.35, 10.45, 10.55, 11.05, 11.15, 11.25, 11.35, 11.45, 11.55, 12.05, 12.15, 12.25, 12.35, 12.45, 12.55, 1.05, 1.15, 1.25, 1.35, 1.45, 1.55, 2.05, 2.15, 2.25, 2.35, 2.45, 2.55, 3.05, 3.15, 3.25, 3.35, 3.45, 3.55, 4.05, 4.15, 4.25, 4.35, 4.45, 4.55, 5.05, 5.15, 5.25, 5.35, 5.45, 5.55, 6.05, 6.15, 6.25, 6.35, 6.45, 6.55, 7.05, 7.15, 7.25, 7.35, 7.45, 7.55, 8.05, 8.15, 8.25, 8.35, 8.45, 8.55, 9.05, 9.15, 9.25, 9.35, 9.45, 9.55, 10.05, 10.15, 1

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THE bold strike of Israel forces deep into Egyptian territory to surround and hold the fedayeen bases last night

NEW STAGE have taken BEGINS

For eight years Israel has suffered unabated Arab hostility almost daily, and sometimes more than daily. It has taken every conceivable form, from shooting across the frontier, murderous infiltration attacks by fedayeen armed robbery, to boycott and blockade. Physical attacks were accompanied by an insidious form of pressure practised against the Western powers and threatening co-operation with the Soviet bloc unless they received support for the claim of continued belligerent rights against Israel, despite the recognition of Israel's sovereignty and borders by these powers. During these eight years of trial, every conceivable counter measure against Arab attack was tried by Israel, and failed to stop active Arab attacks, to some extent because of the increasingly "neutral" attitude taken up by the West and particularly the United Nations, which introduced a system of parity of blame as between Arab attacks on Israel and Israel attempts to discourage these by means of punitive reprisals.

There was no doubt that for a period the earlier form of reprisals against infiltration, helped, and that they prevented Israel's borders from being continually and openly overrun. For a time, the insistent advice of the United States, a deliberate policy of no reprisals was instituted, in the faint hope that the lack of counter irritant would permit a gradual shift to die down gradually. This policy, also proved not only ineffective but an invitation to increasingly bold infiltration.

During the most recent stages of the Arab guerrilla war, when bands were operated mainly across the Jordan frontier, progressively heavier and also more costly counter raids were staged, until it became clear that these would serve only to disrupt the moribund Hashemite Kingdom, without inflicting noticeable losses in manpower or military prestige against Egypt, whence the raiders were known to come. A final and most serious warning was issued to Egypt and its dictator two weeks ago by Israel's Premier, stating plainly that their continued claim of a state of war with Israel which entitled them to ban Israel ships from the Canal was a breach on principle of the Armistice signed in 1948 between this country and Egypt, and would cost them dear.

It should have been clear then to all concerned that the stage of short-term actions ending with the withdrawal of Israel forces from the area they had entered had passed, and that more drastic measures would have to be taken. Events may prove that the moment chosen to strike back at Egypt and root out the fedayeen menace by the only effective method, that of occupying the empty desert territory from which they operate, has been well chosen indeed. It took the Suez Canal crisis to persuade the West that Nasser is indeed a menace threatening the peace and to realize that there will be no peace while he continues to consolidate his position. Their failure to carry their point either in London or Cairo, nor yet in the Security Council, may cause them to appreciate that Israel, as the nearest available victim, must take such measures to protect her own future as are judged best by her Government. If they also seize this opportunity to restore their earlier position in the Suez Canal itself, they will be able to thank Israel for more courage and determination in this emergency than they have shown themselves.

COUNCIL DEBATE ON HUNGARY ADJOURNED

UNITED NATIONS, Monday. The Security Council last night adjourned the debate on the Hungarian situation to a date to be decided by the Council President after consultation with other members. The Council had voted 9-1, with Yugoslavia abstaining over the Soviet Union's objection to debate the Hungarian situation. The Russian delegate, Mr. Arkady Sobolev, called immediately for a "three or four days" adjournment, but this was voted down. Mr. Sobolev said the U.S., Britain, and France, had refused to participate in the Council only "to incite the armed uprising of the reactionary underground in Hungary." He said that the Hungarian civil war was a purely domestic affair and that the U.N. Charter forbade the consideration of such internal matters by the Council.

President Bernard Cornut-Gentile of France invited the Hungarian representative, Mr. Peter Kos, to participate in the debate without a vote. Mr. Sobolev charged that the U.S. supported the rebellion through Congress and implied that the move to bring the case to the Council was connected with the U.S. elections. He accused Britain of falsely charging the Budapest Government with suppressing human rights while the British deny such rights to the people of Cyprus and use arms to suppress them.

Outside Interference
His remarks brought sharp retorts from both Mr. Henry Cabot Lodge of the U.S. and Sir Pierson Dixon of Britain. "If it were not so tragic," Mr. Lodge said, "it would be laughable to hear the Soviet representative complain of U.S. interference in Hungary when every report tells of Soviet troops killing Hungarian patriots." He said that the U.S. was prepared to take any action the Council would decide so that the case against the Hungarian people could be brought to an end and conditions established in which they could enjoy their fundamental human rights. Sir Pierson said he hoped to hear "an authoritative denial" from the Soviet representative that forces of his country are moving from outside against Hungary. If there is no such denial then it is clear that the situation is even graver than the Western Big Three asked for a Council session on the question. The "foreign intervention" in Hungary, he said, was the whole foundation on which the U.N. is built. He said the Council could not stand idle in the face of the situation. The exchange came at the end of an extraordinary meeting of five and a half hours without a break — one of the longest Council sessions on record.

(Reuter, UP)

Ike Said to Have Excellent Health

WASHINGTON, Monday (Reuter). — A panel of eight doctors said yesterday that President Eisenhower has every appearance of being in excellent health, with no sign of trouble as a result of his heart attack in 1955 or his operation this year. This cleared the way for Mr. Eisenhower to wind up in the next 10 days his campaign for another four-year term in the White House.

The medical report was signed by the President's personal physician, Dr. Howard Snyder, and Dr. L. Heaton, Commanding General of the Walter Reed Army Medical Center where the executive examinations were made on Saturday and Sunday.

THE ROADS TO SUEZ



At the Cinema

TRIAL (Esther, T.A.) is a well-acted, well produced picture full of dramatic interest. A young girl, daughter of a beach party in a small town. She has been in the company of a Mexican teenager, and immediately the cry is assault and murder. Racial hate begins to blaze and it seems certain that the youngster must be martyred. A young lawyer (Glenn Ford) takes the case and an attempt is made by the Communists to use him although justice eventually prevails. The build-up is a good one, the trial scenes are full of tension, and particularly interesting are the mass rally scenes in New York where the wily senior advocate raises funds for the defence.

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Cairo Foiled by the Copepods

By GERDA L. COHEN
COLONEL Nasser might not be aware of it, but Egypt has been losing a battle for years, not on the food supply, with no strings attached. This anomaly was first commented upon by Mr. M. Liebmam, marine biologist working for the Mandate government, when Egypt had not begun to blockade this country. The phenomenon attracted no attention. About a decade ago, the Sea Fishery Research Institute commenced checking his observations, and established the details after years of tedious and boring measurement. No political hubbub arose: the institute laboratories hide in one of Haifa's rambling offices, tented and unvisited by delegations hunting for virgin locations for a cornerstone. The only people who come are chaps reeking of fish, with queer prawns to be put in the museum. Even the Institute director, a shy hydrographer called Oren, hardly touched on the national implication of his experiments. Untroubled by a gaping shark's jaw on the table, he explained just how the copepods foil Cairo.

Water Blooms
"In August," he began, "the Nile means are open, and a huge amount of sweet water flows from the Delta. The double stream emitted by the dams is carried north by the circular current of the Mediterranean, until it reaches our shore, about six weeks later. The mixture of fresh and salt water activates the flowering of what we call water blooms." Under the microscope they resemble delicate fantasies by Paul Ives. Flimsy threads and granules on the border between animate and inanimate, they nevertheless multiply in such quantities that they create an emerald blanket. Fed by the fertile Egyptian outflow and Iraqi territorial water, they flourish until a chain reaction begins.

Traffic in Fins
He collects the green slime in a net like a huge nightcap, and ferrets out the minute denizens. The Mediterranean being very poor in plankton, such seasonal peaks can alter the whole pattern of our fisheries. Obligingly, the Nile outflow concentrated its benefits on our coast, dwindling away by the time it reached Syria.

Although Egypt barred the Canal to Israel-bound shipping, it could not prevent traffic on fins. Since the Canal was closed out, twenty kinds of fish have migrated from the Pacific and Indian Oceans to the Mediterranean. They co-existed quite tranquilly with the natives until two years ago. Two mild winters kept the sea at an unusually high temperature in the calm depths where the alien fish lurked. The kindly warmth protected their spawn, and the small fry flourished so heartily that they gobbled up or drove away the indigenous baby fish. Last season, four invading types accounted for 80% of the catch. A major casualty was the Red Mullet, which vanished from the haunts. If our marine frontier were the northern ocean, teeming with vast shoals, we would not have to worry about the miserable Red Mullet. But as the Mediterranean is comparatively a beggar, and in danger of being overfished notwithstanding, the research team tried to halt the Red Mullet's exodus. The obvious step was to prevent trawlers catching them before they attain market size. In other words, widen the mesh to let over the little Mullet. But how little, and how wide? It took Dr. E. Gottlieb many months of peering down a microscope to answer the question. "I discovered that the Mullet barbus grows more rapidly in its first half year than at any later period." How can one tell the age of a fish, we interrupted the biologist. He showed a photograph of what appeared to be a fan vaguely marked with rings. This is an ear bone, called an otolith. It acquires rings with each season, like a tree-trunk. He did arithmetic with many Mullet otoliths, and weighed hundreds of tiny fish. From tip to tail, each one was measured until an average could be calculated. The Institute recommended exact figures for widening the mesh, and the local net factory has complied.

Gold-Striped Sardine
Parallel research was applied to the native sardine, whose real name, by the way, is much more beautiful: Sardinella Aurita. due to its golden stripe. Fishermen used to haul in a mixed bag, and

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Yesterday's Press Unity and Preparedness

THE partial call-up of reserves by the Government is endorsed by most papers. Haaretz (World Mirror) emphasizes that the mobilization should not be interpreted as a mere re-arming, but as a purely precautionary measure, in view of the danger of a sudden attack by our enemies. The slogan of the civilian population should be as far as possible "business as usual." The paper bitterly criticizes the British-controlled Near East Arab Broadcasting Station of Cyprus which is openly instigating war between the Arabs and Israel.

Davar (Histadrut) also speaks out against the anti-Israel campaign of the NEABS. The Government's defence measures are taken in order to deter aggression. Haaretz (non-party) and Al-Hadith (Mapam) are supporting the call-up as a defensive measure, repeat their counsels of caution. Haaretz says the real test of the readiness of a certain power to support us, is still ahead. The paper notes with satisfaction that the Government in its statement more stressed our purely defensive intentions. As long as this attitude prevails, we have nothing to fear in regard to the reaction of the big powers.

Al-Hadithman has no room for doubt that the nation will meet aggression in unity and preparedness. However, the paper warns of linking our fate with colonial interests. Such a policy will only widen the gulf between us and the Arab world. Our experience in the

At the Cinema

TRIAL (Esther, T.A.) is a well-acted, well produced picture full of dramatic interest. A young girl, daughter of a beach party in a small town. She has been in the company of a Mexican teenager, and immediately the cry is assault and murder. Racial hate begins to blaze and it seems certain that the youngster must be martyred. A young lawyer (Glenn Ford) takes the case and an attempt is made by the Communists to use him although justice eventually prevails. The build-up is a good one, the trial scenes are full of tension, and particularly interesting are the mass rally scenes in New York where the wily senior advocate raises funds for the defence.

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Nafat — Mt. Cassan Police Station.
Tiberias — Rehov Hahavetzlet, 37 Rehov Tichonov.
Nafat — Tova Major, Rehov Hahavetzlet.
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Nafat — Rehov Hahavetzlet.

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